occurrence of an event that renders the owner incapable of acting on the owner's own behalf;

receiving verification of the occurrence of the event by the trusted third party from a personal representative of the owner upon the occurrence of the event; and

accessing the stored data by the trusted third party on behalf of the owner's personal representative with the escrowed secret access device.

4.   (Amended) The method of claim 3, wherein entering the data further comprises entering the data by the owner at the terminal coupled to the server.

Cancel claim 6, without prejudice.

7.   (Amended) The method of claim 4, wherein the trusted third party's server further comprises a financial institution server.

Cancel claims 15-18, without prejudice.

19.   (Amended) The method of claim 4, wherein entering the data further comprises entering the data on the virtual wallet application residing at least in part on the terminal.

20.   (Amended) The method of claim 1, wherein storing the data further comprises storing at least one category of information by the virtual wallet application for the owner selected from a group of information consisting of identification information, authentication information, certificate information, access key information, PIN number information, credit card account information, debit card information, bank account information, and other personal information.

Cancel claim 21, without prejudice.

22.   (Amended) The method of claim 1, wherein automatically assigning the primary aspect of the secret access device further comprises automatically assigning the primary aspect of the secret access device to the owner at a terminal.

23.   (Amended) The method of claim 22, wherein automatically assigning the primary aspect of the secret access device further comprises automatically assigning the primary aspect of the secret access device by the virtual wallet application residing at least in part on the server coupled to the terminal.

Cancel claims 25-27, without prejudice.

28.   (Amended) The method of claim 23, wherein automatically assigning the primary aspect of the secret access device further comprises automatically

sending information about the secret access device to the owner at the terminal

coupled to the server over a network.

32.   (Twice Amended) A method for securely storing data for an owner, comprising:

storing the data for the owner consisting at least in part of an electronic copy of the owner's will on a virtual wallet application for the owner, the virtual wallet application residing at least in part on a server of a trusted third party and having a virtual executor function;

automatically assigning a secret device to the owner for accessing the stored data on the virtual wallet application, wherein automatically assigning the secret device further comprises automatically assigning the secret device by the virtual wallet application with at least two access aspects comprising an owner's access aspect and a trusted third party's access aspect;

automatically escrowing the trusted third party's access aspect by the virtual executor function of the virtual wallet application for the owner conditioned on the occurrence of an event comprising one of the owner's death and the owner's incompetence;

receiving verification of the occurrence of the event by the trusted third party from a personal representative of the owner upon the occurrence of the event; and

providing access to the stored data by the trusted third party for the owner's personal representative with the trusted third party's access aspect of the escrowed secret device.

38.   (Twice Amended) The method of claim 32, wherein automatically escrowing the trusted third party's access aspect further comprises automatically storing the trusted third party's access aspect by the virtual executor function of the virtual wallet application on the server of the trusted third party.

41.   (Twice Amended) A method for securely storing data for an owner, comprising:

storing the data for the owner consisting at least in part of information relating to the owner's estate on a virtual wallet application residing at least in part on a trusted third party's server and at least in part on the owner's personal computer coupled to the server;

automatically assigning a primary aspect of a secret device to the owner for accessing the stored data;

automatically escrowing a secondary aspect of the secret device by a virtual executor function of the virtual wallet application conditioned on the occurrence of an event consisting of one of the owner's death and the owner's incompetence;

receiving verification of the occurrence of the event by the virtual executor function from a personal representative of the owner via the trusted third party; and

providing access for the personal representative to the stored data with the escrowed secret device.

Cancel claims 44-47, without prejudice.

48.   (Amended) The method of claim 1, wherein automatically escrowing the secondary aspect of the secret access device further comprises automatically storing at least one type of secret access information selected from a group of secret access information consisting of identification information, authentication information, certificate information, access key information, PIN number information, and password information.

49.   (Amended) The method of claim 1, wherein automatically escrowing the secondary aspect of the secret access device further comprises automatically escrowing decryption infrastructure for the owner.

Cancel claims 51-56, without prejudice.

Cancel claims 58-62, without prejudice.

Cancel claims 64-71, without prejudice.

73.   (Amended) The method of claim 72, wherein automatically updating the technology aspects further comprises automatically updating technology aspects of the data by a virtual archivist function of the virtual wallet application.

Cancel claim 74, without prejudice.

75.   (Amended) The method of claim 73, wherein automatically updating the technology aspects further comprises automatically updating the technology aspects by the virtual archivist function of the virtual wallet application on the server of the trusted third party.

79.   (Amended) The method of claim 1, wherein storing the data further comprises receiving the data from another party by the virtual wallet application for the owner.

81.   (Twice Amended) A system for securely storing data for an owner, comprising:

a virtual wallet application residing at least in part on a server of a trusted third party and capable of storing the data consisting at least in part of information related to the owner's estate for the owner;

wherein the virtual wallet application is adapted for automatically assigning a primary aspect of a secret access device for the virtual wallet application to the owner for accessing the stored data;

a virtual executor function of the virtual wallet application preprogrammed for automatically escrowing a secondary aspect of the secret access device for the virtual wallet application conditioned upon the occurrence of an event comprising one of the owner's death and the owner's incompetence, and upon receiving verification of the occurrence of the event via the trusted third party from a personal representative of the owner, for providing access to the stored data with the escrowed secondary aspect of the secret access device for the personal representative of the owner.

Cancel claims 82 and 83, without prejudice.

84.   (Amended) The system of claim 81, further comprising a terminal coupled to the server.

85.   (Amended) The system of claim 84, further comprising a network coupling the terminal to the server.

Cancel claims 86-92, without prejudice.